

B 10S1 (Supplement 1) (12/11)

# UNITED STATES BANKRUPTCY COURT

Western District of Pennsylvania

In re Randal L. Patterson a/k/a Randal Leroy  
Patterson, Jr. and Kimberly J. Patterson a/k/a Kimberly Jo Patterson  
Debtors

Case No. 12-20009 GLT  
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Christiana Trust, A Division of Wilmington  
Savings Fund Society, FSB, as Trustee for Normandy Mortgage Loan Trust, Series 2013-9

Court claim no. (if known): \_\_\_\_\_

c/o Selene Finance  
Last four digits of any number  
you use to identify the debtor's  
account: 8 4 2 9

Date of payment change: 02/01/2015  
Must be at least 21 days after date of  
this notice mm/dd/yyyy

New total payment: \$ 2085.16  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 0.00

New escrow payment: \$ 1453.54

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- ☐ I am the creditor. ☒ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/ Danielle Boyle-Ebersole, Esquire

Signature

Date 01/09/2015

mm/dd/yyyy

Print:

Danielle Boyle-Ebersole, Esquire

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company

Federman & Associates, LLC

Address

305 Old York Road, Suite 300

Number

Street

Jenkintown, PA 19046

City

State

ZIP Code

Contact phone

(215) 572-5095

Email

info@federmanlegal.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Randal L. Patterson a/k/a Randal Leroy  
Patterson, Jr. and Kimberly J. Patterson  
a/k/a Kimberly Jo Patterson

Debtors

Chapter 13  
Bankruptcy No. 12-20009 GLT

**CERTIFICATE OF SERVICE**

I, Danielle Boyle-Ebersole, Esq., hereby certify that I caused to be served true and correct copies of the Notice of Mortgage Payment Change at the respective last known address of each person set forth below on January 9, 2015:

Francis C. Sichko, Esquire  
83 Linden Road  
Canonsburg, PA 15317  
Via First Class Mail  
*Attorney for Debtors*

Randal L. Patterson  
412 Euclid Avenue  
Canonsburg, PA 15317  
Via First Class Mail  
*Debtor*

Ronda J. Winnecour, Esquire  
Via ECF:  
cmecf@chapter13trusteewdpa.com  
*Trustee*

Kimberly J. Patterson  
412 Euclid Avenue  
Canonsburg, PA 15317  
Via First Class Mail  
*Debtor*

/s/ Danielle Boyle-Ebersole, Esquire  
Danielle Boyle-Ebersole, Esquire  
Attorney I.D. # 81747  
Federman & Associates, LLC  
305 York Road, Suite 300  
Jenkintown, PA 19046  
Email: info@federmanlegal.com  
Phone: (215) 572-5095  
Fax: (215) 572-5099  
Attorney for Christiana Trust et al c/o Selene  
Finance



9990 Richmond, Suite 400 South  
Houston, TX 77042-4546

# ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER

DATE: December 17, 2014

RANDAL L PATTERSON  
KIMBERLY PATTERSON  
412 EUCLID AVE  
CANONSBURG PA 15317-2042

	Previous Payment	New Payment Effective 02/01/15
PRINCIPAL AND INTEREST	\$631.62	631.62
ESCROW	\$0.00	245.22
SHORTAGE SPREAD	\$0.00	1,208.32
TOTAL PAYMENT	\$631.62	2,085.16

CUSTOMER SERVICE 877-735-3637

## COMING YEAR ESCROW PROJECTION

The purpose of the Coming Year Escrow Projection is to determine the lowest balance "Low Point" to which your escrow account will decline over the upcoming year. The purpose of the Low Balance Summary is to compare the projected and allowable low point amounts. If the projected low point is greater than the allowable low point (\*), there is a surplus. If the surplus is \$50.00 or greater, it will be automatically refunded to you. If the surplus is less than \$50.00, we have lowered your payment accordingly. If the projected low point is less than the allowable low point(\*), there is a shortage and/or deficiency which will be recovered by an adjustment to your monthly payment over a specified number of months. The adjustment amount(s) appears in the Low Balance Summary and New Payment Information.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS		DESCRIPTION	PAYMENTS		CUR BAL	REQ BAL
		MONTH	TO ESCROW		FROM ESCROW	PROJECTION		
HAZARD INS	766.08			BEGINNING BALANCE		-13,283.87		1,215.93
COUNTY TAX	330.33	02/15	245.22	HOME INS	63.84	-13,102.49		1,397.31
CITY TAX	508.49	03/15	245.22	CNTY ANN 1 P	310.00	-13,167.27		1,332.53
TAXES	1,337.71	03/15	.00	CNTY ANN 2 P	20.33	-13,187.60		1,312.20
		03/15	.00	CITY/BO ANN	477.20	-13,664.80		835.00
		03/15	.00	CITY/BO ANN	31.29	-13,696.09		803.71
TOTAL DISBURSEMENTS	2,942.61	03/15	.00	HOME INS	63.84	-13,759.93		739.87
DIVIDED BY 12 MONTHS		04/15	245.22	HOME INS	63.84	-13,578.55		921.25
MONTHLY ESCROW DEPOSIT	245.22	05/15	245.22	HOME INS	63.84	-13,397.17		1,102.63
		06/15	245.22	HOME INS	63.84	-13,215.79		1,284.01
		07/15	245.22	HOME INS	63.84	-13,034.41		1,465.39
		08/15	245.22	HOME INS	63.84	-12,853.03		1,646.77
		09/15	245.22	SCH ANN 1P	1,249.55	-13,857.36		642.44
		09/15	.00	SCH ANN 2P	88.16	-13,945.52		554.28
		09/15	.00	HOME INS	63.84	-14,009.36		490.44
		10/15	245.22	HOME INS	63.84	-13,827.98		671.82
		11/15	245.22	HOME INS	63.84	-13,646.60		853.20
SHORTAGE	14,499.80	12/15	245.22	HOME INS	63.84	-13,465.22		1,034.58
ESCROW ADJUSTMENT	1,208.32	01/16	245.22	HOME INS	63.84	-13,283.84		1,215.96
FOR 12 MONTHS								
		TOTAL	2,942.64			2,942.61		

The cushion allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless state law specifies a lower amount.

## IMPORTANT MESSAGES

PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT - ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK

PLEASE RETURN LOWER PORTION WITH YOUR PAYMENT AND KEEP THE TOP PORTION FOR YOUR RECORDS  
INTERNET REPRINT



RANDAL L PATTERSON  
KIMBERLY PATTERSON

SELENE FINANCE  
PO BOX 421639  
HOUSTON TX 77242-1639

## ESCROW SHORTAGE REPLY

This is not a bill for the shortage amount. You are not required to pay this shortage in one payment. The total shortage amount is automatically divided by 12 and included in your monthly payment.

You can reduce your monthly payment by **\$1,208.32** per payment if you pay the total shortage in full immediately. Simply send your check for **\$14,499.80** along with this coupon.

LOAN NUMBER
SHORTAGE AMOUNT
<b>\$14,499.80</b>

005-0814-1100F

Loan Nur.

Date: December 17, 2014

- This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (\*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected low point may or may not have been reached based on one or more of the following factors:

**PAYMENT(S)**

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous overage was returned to escrow
- Previous shortage not paid entirely

**TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
06/14		10.09 *			BEGINNING BALANCE	.00	-11,445.53
08/14				1,249.55 *	SCH ANN 1P	.00<	-11,435.44
08/14				88.16 *	SCH ANN 2P	.00	-12,684.99
09/14				319.20 *	HOME INS	.00	-12,773.15
11/14				63.84 *	HOME INS	.00	-13,092.35
12/14		* E		63.84 *E	HOME INS	.00	-13,156.19
01/15		* E		63.84 *E	HOME INS	.00	-13,220.03
							-13,283.87<

Under Federal Law (RESPA) the lowest monthly balance in your escrow account should not exceed \$0.00 or 1/6th of the total anticipated annual disbursement from your escrow account, unless your mortgage documents or state law specifies a lower amount. When your escrow balance reaches its lowest point during the account cycle, that balance is targeted to be your cushion amount. Under the Mortgage Contract or State or Federal Law, the targeted low point in your escrow account is \$0.00 and the actual low point balance was -\$13,283.87; the amount is indicated with an arrow (<).